

Borrower Name: Lovern M&B File #11-12153MS Loan # 0012814570		PREPARED BY AND RETURN TO: Philip L. Martin - Bar # 104009 Martin & Brunavs Attorneys at Law 2800 North Druid Hills Road, NE Atlanta, GA 30329 (404) 982-0088 / (877) 740-0883
Grantor: Philip L. Martin, Substituted Trustee Martin & Brunavs Attorneys at Law 2800 North Druid Hills Road, NE Atlanta, GA 30329 (404) 982-0088 / (877) 740-0883		Grantee: Well Fargo Bank N.A. 700 Kansas Lane MC 8000 Monroe, LA 71203 404)982-0088

Indexing Instructions: Lot 94, Section A, Eastover Subdivision, situated in Section 29, Township 1 South, Range 6 West PB 12 PG 32

STATE OF GEORGIA

COUNTY OF DEKALB

SUBSTITUTE TRUSTEE’S DEED

WHEREAS, on 19th day of July, 2005, Ricky Lovern and Michelle Rae Lovern executed a certain Land Deed of Trust to Jan Reynolds, Trustee for the benefit of Mortgage Electronic Registration Systems Inc., (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns): GreenPoint

**Mortgage Funding, Inc.**, which Land Deed of Trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book/Instrument # 2,277 at Page 19; and

**WHEREAS**, Wells Fargo Bank Minnesota, N.A., f/k/a Norwest Bank Minnesota, N.A., solely as Trustee for Structured Asset Mortgage Investments II Inc., GreenPoint Mortgage Funding Trust 2005-AR5, Mortgage Pass-Through Certificates, Series 2005-AR5 has heretofore substituted Philip L. Martin as Trustee in lieu and in place of Jan Reynolds by instrument dated 04/05/2012, and recorded in Book/Instrument # 3,432 at Page 51; and

**WHEREAS**, default having been made in the terms and conditions of said Land Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Land Deed of Trust, Wells Fargo Bank Minnesota, N.A., f/k/a Norwest Bank Minnesota, N.A., solely as Trustee for Structured Asset Mortgage Investments II Inc., GreenPoint Mortgage Funding Trust 2005-AR5, Mortgage Pass-Through Certificates, Series 2005-AR5, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee to execute the trust and sell said land, property, and all fixtures (mobile home) in accordance with the terms of said Land Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale; and

**WHEREAS**, the undersigned Substituted Trustee, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, did advertise said sale in the **DESOTO TIMES TRIBUNE**, a newspaper published in the County of DeSoto, City of Olive Branch, Mississippi, and having a general circulation in the County of DeSoto, State of Mississippi, on the following dates, to wit: **August 7, 14, 21, and 28, 2012**; which is more fully shown by the original Proof of Publication attached hereto as Exhibit "A" and made a part hereof as if copied full herein;

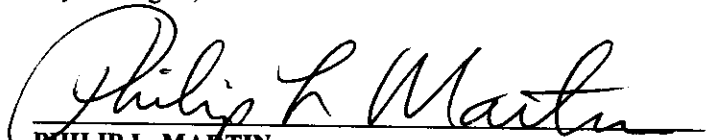
**WHEREAS**, on the 29th day of August, 2012, at 2535 Hwy 51 South, Hernando, MS - Main Front Door of the DeSoto County Courthouse State of Mississippi, between the hours of 11:00 a.m. and 4:00 p.m., I, the undersigned, Substitute Trustee, did offer for sale at public outcry and did sell to the highest and bidder for cash the following described property situated in DeSoto County, Mississippi, to-wit:

**Lot 94, Section A, Eastover Subdivision, situated in Section 29, Township 1 South, Range 6 West, as shown on plat recorded in Plat Book 12, Page 32, in the Chancery Clerk's Office of DeSoto County, Mississippi.**

The undersigned Substitute Trustee offered the aforesaid property for sale at public outcry as set forth above, and there appeared at said sale Wells Fargo Bank, N.A. successor by merger to Wells Fargo Bank Minnesota, N.A., f/k/a Norwest Bank Minnesota, N.A., solely as Trustee for Structured Asset Mortgage Investments II Inc., GreenPoint Mortgage Funding Trust 2005-AR5, Mortgage Pass-Through Cert, bidding the sum of ninety thousand five hundred seventy-four and 00/100 (\$90,574.00); for all of the above described property including fixtures situated thereupon (mobile home), and said property was struck off to Wells Fargo Bank, N.A. successor by merger to Wells Fargo Bank Minnesota, N.A., f/k/a Norwest Bank Minnesota, N.A., solely as Trustee for Structured Asset Mortgage Investments II Inc., GreenPoint Mortgage Funding Trust 2005-AR5, Mortgage Pass-Through Cert, for said amount, and said bidder was declared the purchaser thereof.

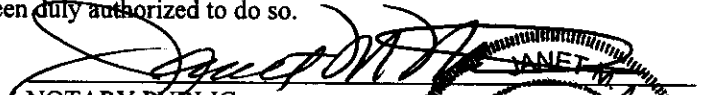
**NOW THEREFORE**, in consideration of the premises and the sum of ninety thousand five hundred seventy-four and 00/100 (\$90,574.00); cash in hand paid, the receipt of which is hereby acknowledged, I do hereby sell and convey to Wells Fargo Bank, N.A. successor by merger to Wells Fargo Bank Minnesota, N.A., f/k/a Norwest Bank Minnesota, N.A., solely as Trustee for Structured Asset Mortgage Investments II Inc., GreenPoint Mortgage Funding Trust 2005-AR5, Mortgage Pass-Through Cert, all of the above described property, conveying only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this the 29<sup>th</sup> day of August, 2012.

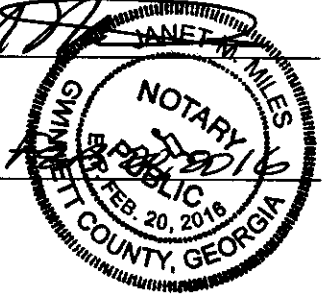
  
PHILIP L. MARTIN  
SUBSTITUTE TRUSTEE

STATE OF GEORGIA  
COUNTY OF DEKALB

Personally appeared before me, the undersigned authority in and for the said county and state, on this 29<sup>th</sup> day of AUGUST 2012 within my jurisdiction, the within named Philip L. Martin, who acknowledged that he is Substitute Trustee in that certain Deed of Trust recorded in **Book 2,277 at Page 19**, in the Office of the Chancery Clerk of **DeSoto** County, Mississippi, and that in said representative capacity he executed the above and foregoing instrument, after having been duly authorized to do so.

  
NOTARY PUBLIC

MY COMMISSION EXPIRES: SEP 21 2016



AFFP

11-12153MS/Lovern

**Affidavit of Publication**

DESOTO TIMES-TRIBUNE

STATE OF MISSISSIPPI } SS  
COUNTY OF DESOTO }

DIANE SMITH, being duly sworn, says:

That she is a Clerk of the DESOTO TIMES-TRIBUNE, a newspaper of general circulation in said county, published in Hernando, DeSoto County, Mississippi; that the publication, a copy of which is printed hereon, was published in the said newspaper on the following dates:

August 07, 2012, August 14, 2012, August 21, 2012,  
August 28, 2012

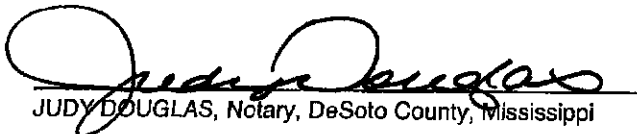
That said newspaper was regularly issued and circulated on those dates.

SIGNED:



Clerk

Subscribed to and sworn to me this 28th day of August 2012.

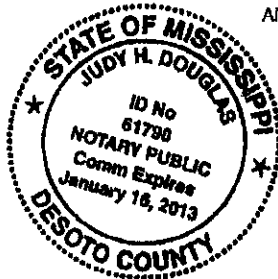


JUDY DOUGLAS, Notary, DeSoto County, Mississippi

My commission expires: January 16, 2013

00016544 00013306

Michele Nicholson  
Martin & Brunavs  
2800 North Hills Rd.  
Suite 100  
Atlanta, GA 30329

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on 19th day of July, 2006, Ricky Lovern and Michelle Rae Lovern executed a certain Deed of Trust to Jan Reynolds, Trustee for the benefit of Mortgage Electronic Registration Systems Inc., (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns): GreenPoint Mortgage Funding, Inc., which Deed of Trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book/Instrument No. 2277 at Page 19; and Whereas said Deed of Trust was assigned at Deed Book 3,385, Page 342, on January 3, 2012 to Wells Fargo Bank Minnesota, N.A., f/k/a Norwest Bank Minnesota, N.A., solely as Trustee for Structured Asset Mortgage Investments II Inc., GreenPoint Mortgage Funding Trust 2005-AR5, Mortgage Pass-Through Certificates, Series 2005-AR5 filed in the office of the aforesaid Chancery Clerk; and WHEREAS, Wells Fargo Bank Minnesota, N.A., f/k/a Norwest Bank Minnesota, N.A., solely as Trustee for Structured Asset Mortgage Investments II Inc., GreenPoint Mortgage Funding Trust 2005-AR5, Mortgage Pass-Through Certificates, Series 2005-AR5, has heretofore substituted Philip L. Martin as Trustee in lieu and in place of Jan Reynolds by instrument dated 04/05/2012, and recorded in Book/Instrument # 3,432 at Page 51; and

WHEREAS, default having been made in the terms and conditions of said Land Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust and the legal holder of said indebtedness, having requested the undersigned Substitute Trustee to execute the trust and sell said land, property, and all fixtures in accordance with the terms of said Land Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Philip L. Martin, Substituted Trustee in said Deed of Trust, will on 08/29/2012 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at 2535 Hwy 51 South, Hernando, MS - Main Front Door of DeSoto County Courthouse State of Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, Mississippi, to-wit:

Lot 94, Section A, Eastover Subdivision, situated in Section 29, Township 1 South, Range 6 West, as shown on plat recorded in Plat Book 12, Page 32, in the Chancery Clerk's Office of DeSoto County, Mississippi.

Title to said property is believed to be good but I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on July 30, 2012

/s/ Philip L. Martin  
Martin & Brunavs  
Attorneys At Law  
2800 North Druid Hills Road  
Atlanta, GA 30329  
(404) 982-0088 or (877) 740-0883- Phone  
M&B File # 11-12153MS

Publication Dates: August 7, 14, 21, and 28, 2012

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR, ATTEMPTING TO COLLECT A DEBT.

ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.